

LAW OFFICES OF PETER E. ZIMNIS  
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Attorney for Debtor(s)

WAYNE & CHRISTINE	:	UNITED STATES BANKRUPTCY COURT
DRAGER	:	DISTRICT OF NEW JERSEY
Debtor	:	CHAPTER 7
	:	CASE NO.: 11-42200 KCF
	:	
	:	MOTION FOR SANCTIONS FOR VIOLATION
	:	OF THE AUTOMATIC STAY
	:	ORAL ARGUMENT: Waived unless opposed

Wayne & Christine Drager, of full age, hereby certify as follows:

- 1 I am the debtor in the above captioned case, and as such, I am fully familiar with the facts of this case.
- 2 I am filing this Certification in support of the Motion for Sanctions against H&R Block Bank due to a violation of the automatic stay (as specified in 11 U.S.C. 362), and thus I seek actual damages, punitive damages, and attorney fees (as allowed by 11 U.S.C. 362(k)(1)).
- 3 Specifically, I had a debt with H&R Block Bank, thus I put them on my Bankruptcy petition. (See Exhibit A- Schedule F).
- 4 H&R Block Bank was notified of the Bankruptcy filing since they were served with notice of the Bankruptcy filing. (See Exhibit B – Certification of Service issued by the Clerk of the Bankruptcy Court that they were served with the Bankruptcy filing).
- 5 However, despite H&R Block Bank being notified of the Bankruptcy filing, they proceeded to send me a collection letter in March 2012, which is over 3 months after I filed for Bankruptcy. (See Exhibit C- collection letter).
- 6 I filed for Bankruptcy because I was experiencing much stress due to the overzealous collection efforts from my creditors, thus Bankruptcy would stop those collection efforts. The fact that I know that what they are doing is illegal does not give me *any* comfort because they are still violating my legal rights.
- 7 For the foregoing reasons, I now seek actual damages, punitive damages, and attorney fees against H&R Block Bank for violations of the automatic stay.

I certify that the foregoing statements are true. I further certify that if any of the statements made by me are willfully false, then I am subject to punishment.

/s/ Wayne Drager

/s/ Christine Drager